

Patient Payment & Refund Policy

Including cash payments, account credit and anti-money laundering checks

Website version | For patient information

Our aim

At Vitruvian Dental Studio, we aim to make payments, refunds and account credits clear, fair and secure. This policy explains how we handle payments, refund requests and cash payments, and how we meet our legal responsibilities under UK anti-money laundering requirements.

1. Scope of this policy

This policy applies to payments made by patients to Vitruvian Dental Studio for consultations, deposits, treatment fees, dental products, aftercare products and other practice-approved services.

It also explains how refund requests are reviewed and how we manage account credit, including credit arising from cash payments.

2. Payment methods

Vitruvian Dental Studio may accept payment by approved payment methods, including card bank transfer, finance provider payment where applicable, and cash subject to the additional cash payment rules below.

All payments are recorded on the patient account. Patients may request a receipt for payments made to the practice.

3. Refund eligibility

Refund requests may be considered in the following circumstances:

- An overpayment or billing error has occurred.
- A service has been cancelled before it has commenced, in line with the relevant cancellation policy.
- There is concern about a service outcome, subject to management and clinical review where appropriate.

Submitting a refund request does not guarantee that a refund will be issued. Each request is reviewed based on the treatment, payments made, clinical circumstances, cancellation terms and any legal or regulatory requirements.

4. How to request a refund

To help us review a refund request promptly, patients may be asked to provide:

- Full name and contact details.
- Details of the service, treatment or product the payment related to.
- The original payment method used.
- The reason for the refund request.

A member of management will review the request and may contact the patient by phone or email to verify identity, confirm the original payment details and gather any further information required.

We aim to make initial contact within 5 working days of receiving the refund request. Where a refund is approved, it will usually be processed within 5-10 working days after confirmation, although timings may vary depending on the payment provider or bank.

5. How approved refunds are processed

Where a refund is approved, it will only be returned only to the original payment method used. This is an important part of our anti-money laundering controls and helps protect patients and the practice from financial risk.

Vitruvian Dental Studio does not issue refunds to third-party accounts, alternative cards, unrelated bank accounts or other substitute payment methods.

No refunds will be issued in cash under any circumstances.

6. Cash payments

Vitruvian Dental Studio may accept cash payments for treatment fees, deposits, consultations, products and practice-approved services. All accepted cash payments will be recorded on the patient account and a receipt will be issued if wanted.

For safety, audit and anti-money laundering reasons, cash payments are non-refundable as cash.

If a patient has paid by cash and later decides not to proceed with treatment, or if the treatment plan changes, any unused cash balance will remain as credit on the patient account.

Cash account credit can be used towards:

- Future dental treatment at Vitruvian Dental Studio.
- Future consultations.
- Practice-approved products or services.

Cash account credit does not expire, provided the patient account remains identifiable and the credit balance can be verified on our systems.

7. Large, unusual or linked cash payments

To comply with UK anti-money laundering requirements, Vitruvian Dental Studio may refuse large, unusual or linked cash payments. This may include several smaller cash payments that appear to relate to the same treatment plan or transaction.

We may also request identification or additional information where this is required for compliance, audit or patient account verification.

Vitruvian Dental Studio reserves the right to refuse cash payments where there are compliance concerns, including concerns about split payments, third-party payments, reluctance to provide identification, or uncertainty about the source or purpose of funds.

8. Account credit

Where a payment remains unused and a refund is not issued, the balance may be held as credit on the patient account. Account credit can be used for future treatment, consultations, products or services approved by the practice.

Account credit is recorded securely within our practice systems and may be reviewed periodically to ensure balances remain accurate.

9. Anti-money laundering checks

Vitruvian Dental Studio is committed to meeting its responsibilities under UK anti-money laundering rules. As part of this, we may carry out checks before accepting certain payments or processing certain refund requests.

Our anti-money laundering controls include:

- Only processing approved refunds back to the original payment source.
- Refusing to refund to third-party accounts or unrelated payment methods.

- Escalating suspicious or unusual payment activity to senior management.
- Keeping appropriate records of payments, refund decisions and identity verification where required.
- Refusing payments or refund requests that raise legal, regulatory or compliance concerns.

10. When refund requests may be declined

Vitruvian Dental Studio may decline a refund request where:

- The request does not meet the relevant eligibility criteria.
- The service or treatment has already commenced or been provided, subject to clinical and management review.
- The request conflicts with the agreed cancellation policy or treatment terms.
- The request raises anti-money laundering, fraud, identity verification or third-party payment concerns.
- The original payment cannot be verified.

11. Statutory rights

This policy is intended to explain Vitruvian Dental Studio's payment and refund procedures. It does not affect any statutory rights that may apply.

12. Policy review

This policy is reviewed periodically and may be updated in line with changes to practice procedures, payment provider requirements, legal requirements or anti-money laundering guidance.